

# EXHIBIT "F"

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF HAWAII

REID I. TAMAYOSE and )

NADINE K. TAMAYOSE, )

Plaintiffs, )

vs. ) CASE NO. CV10 00185

OPTION ONE MORTGAGE ) JMS BMK

CORPORATION, its successors)

and assigns; H&R BLOCK )

BANK; RESIDENTIAL CREDIT ) DEPOSITION OF

SOLUTIONS, INC.; and DOES ) REID I. TAMAYOSE

1-30, ) July 21, 2011

Defendants. )

\_\_\_\_\_ )

RESIDENTIAL CREDIT )

SOLUTIONS, INC., )

Third-Party )

Plaintiff, )

vs. )

OLD REPUBLIC TITLE & )

ESCROW OF HAWAII, LTD., )

Third-Party )

Defendant. )

\_\_\_\_\_ )

1 DEPOSITION OF REID I. TAMAYOSE,

2 Taken on behalf of Defendants Option One Mortgage  
3 Corporation, now known as Sand Canyon Corporation,  
4 and H&R Block Bank at American Savings Bank Tower,  
5 1001 Bishop Street, 20th Floor, Honolulu, Hawaii  
6 96813, commencing at 9:04 a.m., on July 21, 2011,  
7 pursuant to Notice.

8 BEFORE: SUE M. FLINT, RPR, CSR 274

9 Notary Public, State of Hawaii

10  
11 APPEARANCES:

12  
13 For Plaintiffs: BENJAMIN BROWER, ESQ.

14 Dubin Law Offices

15 55 Merchant Street

16 Suite 3100

17 Honolulu, Hawaii 96813

18  
19 For Defendants Option One Mortgage Corporation, now  
20 known as Sand Canyon Corporation and H&R Block Bank:

21 SHELLIE K. PARK-HOAPILI, ESQ.

22 Alston Hunt Floyd & Ing

23 American Savings Bank Tower

24 1001 Bishop Street, Suite 1800

25 Honolulu, Hawaii 96813

1     Appearances (continued):

2

3     For Defendant Residential Credit Solutions:

4                     KARYN DOI, ESQ.

5                     LEU & OKUDA

6                     The Merchant House

7                     222 Merchant Street

8                     Main Floor

9                     Honolulu, Hawaii   96813

10

11     For Defendant Old Republic Title & Escrow of Hawaii,

12     Ltd.:

13                     KEVIN W. HERRING, ESQ.

14                     Ashford & Wriston

15                     Alii Place, Suite 1400

16                     1099 Alakea Street

17                     Honolulu, Hawaii   96813

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1 (Exhibit 7 marked for identification.)

2 BY MS. PARK-HOAPILI:

3 Q. Do you see what we've marked as Exhibit 7,  
4 handed over to you?

5 A. Yes.

6 Q. Do you recognize this document?

7 A. No.

8 Q. Have you seen it before?

9 A. Possibly.

10 Q. If you look at the lower left-hand corner  
11 of the page, is that your signature?

12 A. Yes.

13 Q. Do you recall where you signed this  
14 document?

15 A. Do -- I'm sorry?

16 Q. Do you recall where you signed this  
17 document?

18 A. I don't.

19 Q. Did you go to an office on Kauai to sign  
20 this document?

21 A. I'm sure I did. I just don't -- can't  
22 recall where or who.

23 Q. Could it be that you signed this document  
24 in an office in Honolulu?

25 A. No, not that I can recall.

IN THE UNITED STATES DISTRICT COURT

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REID I. TAMAYOSE and )

NADINE K. TAMAYOSE, )

Plaintiffs, )

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OPTION ONE MORTGAGE ) JMS BMK

CORPORATION, its successors)

and assigns; H&R BLOCK )

BANK; RESIDENTIAL CREDIT ) DEPOSITION OF

SOLUTIONS, INC.; and DOES ) NADINE K. TAMAYOSE

1-30, ) July 21, 2011

Defendants. )

\_\_\_\_\_ )

RESIDENTIAL CREDIT )

SOLUTIONS, INC., )

Third-Party )

Plaintiff, )

vs. )

OLD REPUBLIC TITLE & )

ESCROW OF HAWAII, LTD., )

Third-Party )

Defendant. )

\_\_\_\_\_ )

DEPOSITION OF NADINE K. TAMAYOSE,

Taken on behalf of Defendants Option One Mortgage Corporation, now known as Sand Canyon Corporation, and H&R Block Bank at American Savings Bank Tower, 1001 Bishop Street, 20th Floor Conference Room, Honolulu, Hawaii 96813, commencing at 1:15 p.m., on July 21, 2011, pursuant to Notice.

BEFORE: SUE M. FLINT, RPR, CSR 274

Notary Public, State of Hawaii

APPEARANCES:

For Plaintiffs: BENJAMIN BROWER, ESQ.

Dubin Law Offices

55 Merchant Street

Suite 3100

Honolulu, Hawaii 96813

For Defendants Option One Mortgage Corporation, now known as Sand Canyon Corporation and H&R Block Bank:

SHELLIE K. PARK-HOAPILI, ESQ.

Alston Hunt Floyd & Ing

American Savings Bank Tower

1001 Bishop Street, Suite 1800

Honolulu, Hawaii 96813

1   Appearances (continued):

2

3   For Defendant Residential Credit Solutions:

4                   KARYN DOI, ESQ.

5                   LEU & OKUDA

6                   The Merchant House

7                   222 Merchant Street

8                   Main Floor

9                   Honolulu, Hawaii 96813

10

11   For Defendant Old Republic Title & Escrow of Hawaii,

12   Ltd.:

13                   KEVIN W. HERRING, ESQ.

14                   Ashford & Wriston

15                   Alii Place, Suite 1400

16                   1099 Alakea Street

17                   Honolulu, Hawaii 96813

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1 marked as Exhibit 6.

2 MR. BROWER: Before we start on Exhibit 6,  
3 I'd like to request five minutes.

4 MS. PARK-HOAPILI: Yes. We'll go off the  
5 record.

6 (Discussion off the record.)

7 (Break taken.)

8 BY MS. PARK-HOAPILI:

9 Q. I'm going to hand you what we've marked as  
10 Exhibit 6. Do you recognize this document?

11 A. No. I'm going to say no.

12 Q. If you look at the lower portion, middle  
13 portion, is that your signature on the second line,  
14 second X?

15 A. Yeah, it is. Yes, it is.

16 Q. But you don't recognize this document?

17 A. No. To my brain at this moment, no.

18 Q. Do you recall where you signed this  
19 document at?

20 A. No, I don't, to be honest.

21 Q. Handing you what we've marked as Exhibit 7  
22 -- do you recognize this document?

23 A. The right to cancel -- if I've seen it  
24 recently?

25 Q. No. Do you recognize this document?

1 A. I would say maybe.

2 Q. Well, have you seen it before?

3 A. It's a possibility.

4 Q. In the lower right-hand corner, is that  
5 your signature on the --

6 A. Left.

7 Q. -- last line, left-hand corner?

8 A. Okay. Yeah.

9 Q. Is that your signature?

10 A. Yes. I'm just -- when you ask me  
11 questions about the document and if I recall the  
12 document, I'm trying to think if I actually recall  
13 the document when I've signed it, is why I got  
14 confused.

15 Q. That's okay. But you acknowledge that  
16 that is your signature; correct?

17 A. Yes.

18 Q. Same page, same document, do you see the  
19 boxed portion of the document, pretty much the whole  
20 page?

21 A. Okay.

22 Q. The box, do you see that?

23 A. Yes.

24 Q. It says you have a right to cancel and you  
25 must cancel -- you know, send a notice no later than

Transaction I.D. No.:  
Borrowers: REID I. TAMAYOSE

11/22/06  
Loan Number: 11-2709 002258684-6



Property Address: 6789 B KUAMOO RD  
KAPAA, HI 96746-9313

**YOUR RIGHT TO CANCEL**

You are entering into a transaction that will result in a mortgage, lien, or security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

**NOV 24 2006**

- (1) the date of the transaction, which is \_\_\_\_\_; (i.e., the date you signed your loan documents) or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien, or security interest is also canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien, or security interest on/in your home has been canceled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

**HOW TO CANCEL:**

If you decide to cancel this transaction, you may do so by notifying us in writing,

Name of Creditor Option One Mortgage Corporation  
at Pauahi Tower, 1001 Bishop Street  
Honolulu, HI 96813-3691

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

**NOV 28 2006**

If you cancel by mail or telegram, you must send the notice no later than midnight of \_\_\_\_\_ (or midnight of the third business day following the latest of three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

**I WISH TO CANCEL**

\_\_\_\_\_  
Date Consumer's Signature

ON THE DATE LISTED ABOVE I/WE THE UNDERSIGNED EACH RECEIVED TWO (2) COMPLETED COPIES OF THE NOTICE OF RIGHT TO CANCEL IN THE FORM PRESCRIBED BY LAW ADVISING ME/US OF MY/OUR RIGHT TO CANCEL THIS TRANSACTION.

Reid I. Tamayose 11/24/06  
Applicant REID I. TAMAYOSE Date

\_\_\_\_\_  
Co-Applicant Date

Nadine K. Tamayose 11/24/06  
Applicant NADINE K. TAMAYOSE Date

\_\_\_\_\_  
Co-Applicant Date

WITNESS 7 DATE 7/21/11  
Tamayose  
SUE M. PLINT